

A Universal Bank

all products and services for multiple customers



**Universal
Business Model**

BROKER

R\$ 41 billion in volume
traded in 2018.



ITAÚ SECURITIES SERVICES

Best sub custodian in Brazil, Paraguay and Uruguay in June/19
R\$ 1,405 billion in local custody services.
R\$ 177 billion in international custody services in June/19.



VEHICLES

R\$ 17.2 billion in vehicle portfolio.
Third largest bank in the individual segment.



INSURANCE OPERATIONS

R\$ 2.0 billion in Revenues from Insurance,
Pension Plans and Premium Bonds in 2Q19.



INVESTMENT BANKING

Leader in Mergers and Acquisitions.



WEALTH MANAGEMENT AND SERVICES

R\$ 1.2 trillion in Total Assets under
management.
Best asset manager in Brazil in 2018.



PRIVATE PENSION PLANS

R\$ 26.9 billion in contributions for the Itaú
Private Pension Plans in 2018.
Largest private Brazilian bank in this
segment for individuals.



CREDIT CARDS

Leader in the Brazilian market.¹



MORTGAGE

Premier banking brand
in the Brazilian market.



PAYROLL LOANS

Fourth largest bank in this
segment in Brazil.



ACQUIRING SERVICES

R\$ 437.1 billion in credit and debit
card transactions in 2018.

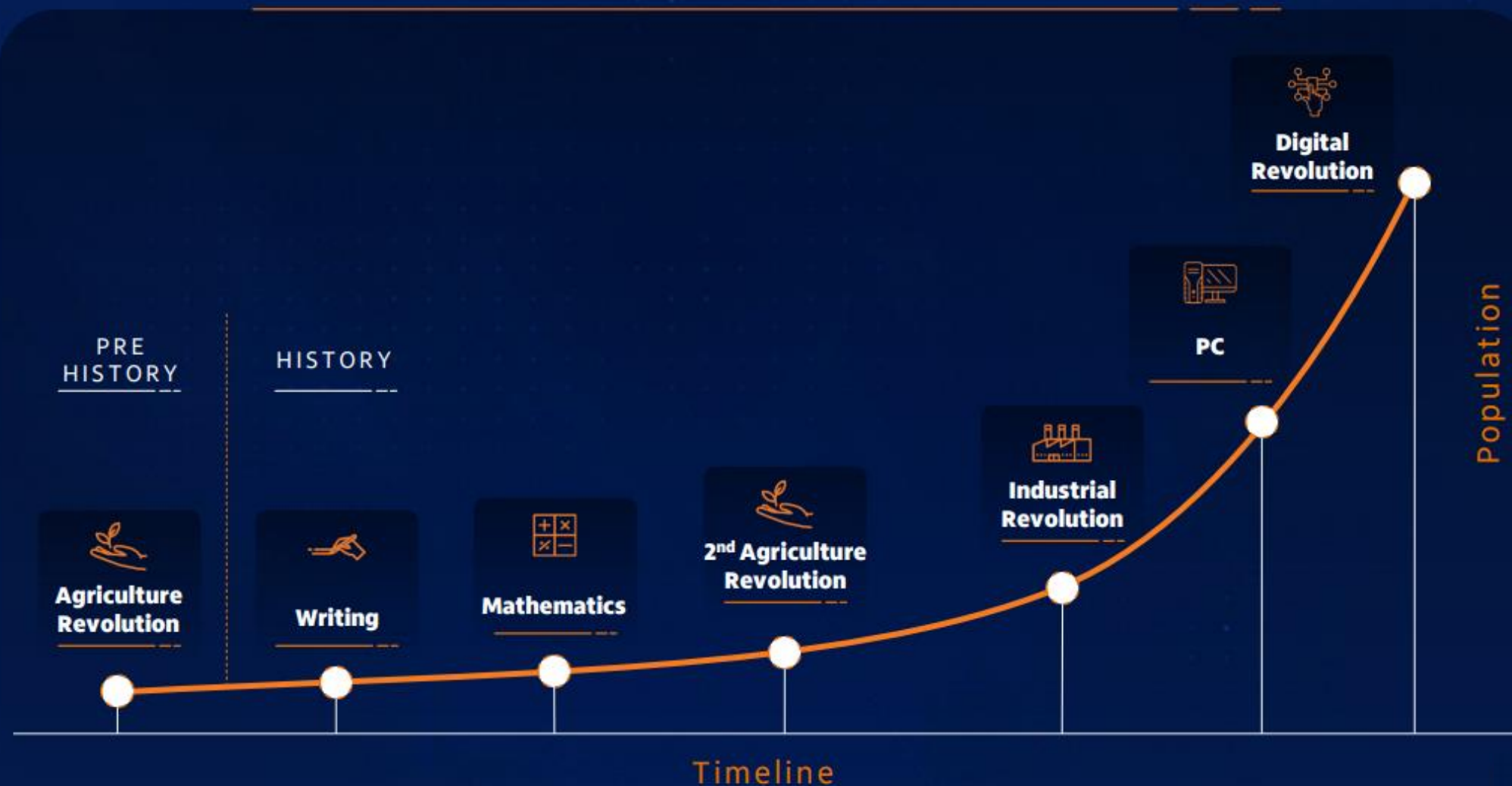


**55
million
customers**

(1) Based on the purchase volume



We are experiencing a moment of **exponential transformations** in different sectors



Customer ownership is the new rule

Continuously listen to customers and follow up to get their feedback

Act proactively to anticipate needs

Build customer empathy into processes and policies

Act systematically to improve customer experience

Respect customer privacy

Motivate employees to stay engaged

Adapt to customer demands and real-time circumstances



What really matters is to have the **customer in the center** of everything we do



The game changer: **Technology**

Addressing customers needs through tech.



ARTIFICIAL INTELLIGENCE



BIG DATA ANALYTICS



BIOMETRICS



SMARTPHONE



CHATBOTS



SOCIAL MEDIA



WEARABLES



CLOUD



BLOCKCHAIN



What is behind Itau's Innovation Strategy ?



People

Cultural transformation supported by innovation methods:

+ 6000 employees working on Lean Communities.

Multidisciplinary Team:

Design, UX, Data Scientists + traditional competences.

New leadership model: Open Environment - Autonomy – Proximity - Collaboration and shorter delivery cycles.



Technology

New technological structures:

Data Science – Cloud Computing – A.I. – API and Blockchain

New Cubo (Innovation Entrepreneur Ecosystem):

270 Startups 40 partners + 2000 visitors/day.



Client

Client Centricity

NPS (Net Promote Score)

Move up to a new league



Qual caminho da inovação o **Itaú Unibanco** escolheu?

Decision Report - Jun 14, 2018

Esse foi o caminho escolhido pelo **Itaú Unibanco**. ... Candido Bracher, presidente do **Itaú Unibanco**, durante a abertura do **Ciab FEBRRABAN**, ...



Itaú Unibanco passa a utilizar tecnologia de reconhecimento facial ...

CryptoID (Blogue) - Apr 8, 2019

O **Itaú Unibanco** implantará uma solução digital para aprimorar a segurança nas operações de financiamento de veículos. A nova ferramenta ...



Itaú lança **teclado** para mandar dinheiro via WhatsApp

EXAME.com - Jun 1, 2018

São Paulo – O banco **Itaú Unibanco** lança nesta sexta-feira (1) o **Teclado Itaú**, que permite aos seus clientes realizar transferências de ...

Itaú permite a transferência de valores usando só o **teclado** do seu ...

Tecmundo - Jun 1, 2018



Itaú Unibanco promove primeira Batalha de Dados para públicos ...

CryptoID (Blogue) - Oct 22, 2018

O **Itaú Unibanco** mantém seu foco em competições de inovação e abre inscrições para a primeira edição de sua Batalha de Dados disponível ...



Itaú Unibanco investe em câmeras com inteligência artificial em ...

Canaltech - Jan 16, 2019

O **Itaú Unibanco** agora investe em câmeras com inteligência artificial para o monitoramento de segurança em suas agências. A instituição fez a instalação dos ...



Brazilian Bank To Launch Instant Payment Method

pymnts.com - May 13, 2019

Itaú Unibanco Holding is Brazil's largest lender, and on Monday (May ...), in addition, Microsoft is working with Starbucks on a new **blockchain** ...



Itaú and StanChart launch **blockchain** platform for loans in Latin America

Reuters - Dec 3, 2018

SAO PAULO (Reuters) - Banks **Itaú Unibanco** Holding SA and Standard Chartered have partnered to develop a **blockchain**-based platform for ...

